METHOD AND SYSTEM FOR TRUSTED TRANSACTION APPROVAL

Abstract

A method for transaction approval includes submitting a transaction approval request from a transaction site to a clearing agency; submitting a user authorization request from the clearing agency to a user device; receiving a response to the user authorization request; and sending a response to the transaction approval request from the clearing agency to the transaction site. Another method for transaction approval includes submitting a transaction approval request from a transaction site to a clearing agency; determining whether a trusted transaction is elected; submitting a user authorization request from the clearing agency to a user device, if a trusted transaction is determined to be elected; receiving a response to the user authorization request from the user device, if the user authentification request was submitted; and sending a response to the transaction approval request from the clearing agency to the transaction site. A system for transaction approval includes a clearing agency for the transaction approval, the clearing agency having a function to request for user authorization; a network operatively coupled to the clearing agency; and a user device adapted to be operatively coupled to the network for trusted transaction approval.

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